

**Application number:** 09/628098

**Art Unit:** 3691

**Applicant:** Khai Hee Kwan

**Examiner:** Akintola Olabode.

**Title:** Computer System and Method for online display, negotiation and management of loan syndication over computer network.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents  
Virginia 22313-1450

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Sir/Madam:

Request for Refund of Fees.

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1. The Applicant has paid US\$ 475 for this application having filing date July 27-2000. USPTO has kept silent in regards to refunding any excess at the time of filing. Since, July 2000, the applicant has naturally assumed USPTO will in due course make a refund.

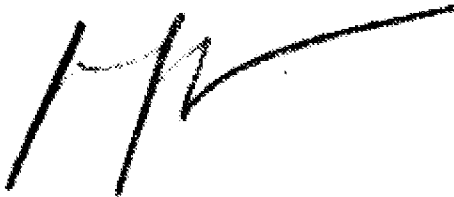
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2. The current application which is still pending has 3 independent with no excess claims.

3. Therefore, given there is a difference of US 105 owing, it is respectfully asked that this excess be refunded.

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Yours truly,

A handwritten signature in black ink, appearing to be 'KHAI H KWAN', written in a stylized, cursive-like font.

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Khai H Kwan  
Customer Num 023336

22 Jan 2008